

## INFORMATION DISCLOSURE STATEMENT

Applicant : Belyi et al.  
App. No : 10/671,000  
Filed : September 25, 2003  
For : DATA VALIDATION SYSTEMS AND  
METHODS FOR USE IN FINANCIAL  
TRANSACTIONS  
Examiner : Hao Fu  
Art Unit : 4172


Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

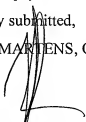
Dear Sir:

Enclosed for filing in the above-identified application is a PTO/SB/08 Equivalent listing one (1) reference to be considered by the Examiner.

This Information Disclosure Statement is being filed before the mailing date of a final action and before the mailing of a Notice of Allowance. This Statement is accompanied by the fees set forth in 37 C.F.R. § 1.17(p). The Commissioner is hereby authorized to charge any additional fees which may be required or to credit any overpayment to Account No. 11-1410.

Respectfully submitted,  
KNOBBE, MARTENS, OLSON & BEAR, LLP

Dated:  \_\_\_\_\_

By:  \_\_\_\_\_  
Michael H. Trenholm  
Registration No. 37,743  
Attorney of Record  
Customer No. 20,995  
(951) 781-9231